



South Carolina Flood Fact Sheet

Summer Storms & Hurricane Season

Flood-prone areas have been identified in every county, city, and town in South Carolina. With a humid, subtropical climate and large Atlantic coastline, South Carolina is highly vulnerable to flooding - hurricanes, tropical storms, and heavy rains have all caused serious property damage in the state in recent years. In the last 12 years, insured losses in South Carolina have totaled more than \$430 million.

Now is the time to remind residents of the dangers of flooding and the importance of protecting their homes and assets with flood insurance—before a storm hits and it is too late.

SOUTH CAROLINA FLOOD FACTS

(Source: National Flood Insurance Program)

Currently, there are more than 200,000 flood insurance policies in force in South Carolina. **However, many of the state's households remain at risk**—just fewer than nine percent of households are protected by flood insurance.

SOUTH CAROLINA FLOOD RISKS

Heavy Rains. Hurricanes, tropical storms, and summer thunderstorms have the potential to unload heavy and sustained rainfall, which overwhelms drainage systems and causes flooding. In August 2005, rainfall peaked at 12 inches as Tropical Storm Gaston moved up the South Carolina coast.

Inland Flooding. Coastal communities are not the only ones who should prepare for hurricane season. Hurricanes and tropical storms are powerful systems that have the ability to travel far from the initial strike zone. Once inland, they continue to bring heavy rains. In 1999, Hurricane Floyd, which made landfall in North Carolina, generated 12 to 18 inch rainfall totals over northeastern sections of South Carolina.

Flash Flooding. Flash floods—caused by sudden, heavy rainfall—can occur in just a few hours or less, and cause

severe damage. In August of 2004, Hurricane Charley brought flash flooding to the state, with rainfall peaking at more than seven inches.

BE FLOODSMART—REDUCE YOUR RISK

- **Learn your flood risk.** Find out your flood risk by entering your address at **FloodSmart.gov** “Assess Your Risk.” Insurance agents can also help confirm your risk.
- **Plan for evacuation.** Plan and practice a flood evacuation route, ask someone out of state to be your “family contact” in an emergency, and ensure everyone knows the contact’s address and phone number.
- **Move important objects and papers to a safe place.** Store your valuables where they cannot get damaged.
- **Conduct a thorough home inventory.** Thorough documentation of your belongings will help you file your flood insurance claim. For more information, visit www.knowyourstuff.org.
- **Build an emergency supply kit.** Food, bottled water, first aid supplies, medicines, and a battery-operated radio should be ready to go when you are. Visit www.ready.gov for a disaster supply checklist.
- **Purchase a flood insurance policy.** Most homeowners insurance does not cover floods and there is a 30-day waiting period before a policy becomes effective. If you already have a flood policy, remember that it needs to be renewed each year.

Visit **FloodSmart.gov** or call **1-800-427-2419** to learn about individual flood risk, explore coverage options and to find an agent in your area. **Most standard homeowners policies do not cover flood damage**, but flood insurance may be more affordable than you think. The average flood insurance policy costs about \$600 a year, and rates start as low as \$129 a year for homes in moderate-to-low risk areas.

